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Help Centers for Flood Assistance Set

Help Centers to help flood survivors apply for assistance are being operated over the next two Saturdays in Duluth, Cloquet and Moose Lake to assist area residents with the details of loan and aid applications.

The centers will be set up from 10 a.m. until 3 p.m. on Saturday October 6 and Saturday, October 13 and will be staffed by disaster case managers and volunteers.

Locations are:

- Duluth Public Library, 520 West Superior Street, Duluth
- Fond du Lac Community Center, 1720 Big Lake Road, Cloquet
- Moose Lake High School, 413 Birch Avenue, Moose Lake

The most important deadline for flood assistance is October 15, which is the deadline for individuals and families to apply for SBA loans for real and personal property. Applying for the loans is an important first step in the assistance process because a denial from the SBA (if you can't afford the loan) opens up the possibility of getting state assistance.

You can apply at SBA.gov or 800.659.2955 (or 800.877.8339 for those hard of hearing). Less than half of those who apply are granted SBA loans, but the denial opens up other options. The loans are for up to \$200,000 of real estate damage and up to \$40,000 of personal property damage.

The Help Centers will be run by Flood Homes with Hope. Flood Homes with Hope is a campaign to connect those affected by the June 2012 Northland Flash Floods with the resources they need to rebuild their homes. The campaign is part of the Regional Long Term Recovery Committee's efforts, and their local counterparts, to use Disaster Case Managers to help survivors of the flood find the assistance they need and to use donated money and resources to cover unmet needs.

Flood Homes With Hope partners include the United Ways of Greater Duluth, Carlton County and Douglas County, Ecolibrium3, One Roof Housing, the Salvation Army, Lutheran Social Services, Carlton County, St. Louis County among many others.

Disaster Case Managers are using the sign-in sheets of those who have previously asked for help, calling to see if they can be of assistance. Anyone who wants to make sure a Disaster Case Manager will work with them should call (218) 499-9480 or register under the "Get Help" section at FloodHomesWithHope.org.